IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): S. Prange, et al. Appl. No.: 09/787,961

Conf. No.:

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Title:

A METHOD AND SYSTEM FOR PAYING FOR GOODS AND SERVICES

Art Unit:

3621

Examiner:

John M. Winter

Docket No.: 112740-194

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION PURSUANT TO 37 C.F.R. §1.111

Sir:

In response to the Office Action dated December 5, 2005, Applicants herein respond as follows:

Amendments to the Claims are reflected in the Listing of Claims begins on page 2 of this paper.

Remarks begin on page 7 of this Response.